

The Insurance Advisory Committee  
Meeting Minutes  
APPROVED: October 26, 2021

Date: October 5, 2021

Time: 3:45pm

Place: Zoom Virtual Meeting

Members present: Liz Allard – Non-Union Employee Personnel Board Representative, Lindsay Ames – Finance Department Representative; Lisa Gagnon – Library Representative, Peter Murphy – Teachers Representative; Janet Vellante – Retirees Representative, Nick Ammesmaki – DPW, Mary Zadroga – Non-Union School Employees Representative.  
Absent: James Babu – Police Representative;

Others in attendance: Marie Sobalvarro – Assistant Town Administrator/HR Director, Adam Thornton – Blue Cross Blue Shield of Massachusetts; Tara Fafard – Massachusetts Interlocal Insurance Association.

Liz Allard called the meeting to order at 3:45 p.m., and reported that James Babu would be absent from the meeting.

**Approve Minutes of September 21, 2021**

There was an issue with the distribution of the minutes of the September 21<sup>st</sup> meeting so they will be redistributed to be approved at the next meeting.

**Follow Up Question and Comments for Massachusetts Interlocal Insurance Association and Blue Cross Blue Shield Representatives**

Liz Allard reported that the questions received were answered by either MIIA or the town and distributed to members of the IAC. There are still a few questions that need to be answered primarily related to the current number of employees who participate in the Fallon Dental plan. Peter Murphy asked for a comparison of prescription drugs by tier between the MNHG and MIIA formulary. Tara Fafard explained that a distribution list with drug information would need to be provided to Blue Cross by the town in order for Blue Cross to prepare a comparison. It was agreed that MIIA would use the top 100 drugs used by MNHG providers (Tufts, Harvard, Fallon) to prepare the report.

Lisa Gagnon asked if MIIA would offer a BC/BS PPO plan with no referral, high deductibles, and a health saving account. MIIA will offer a BC/BS PPO plan that requires no referrals, but will not offer a PPO plan with high deductibles and a Health Savings account.

**Discuss Recommendation to the Select Board**

The Insurance Advisory will need to provide their recommendation to the Board of Selectman before the BOS - November 16<sup>th</sup> meeting.

Peter Murphy reported that it is the understanding of the HTA that MNHG will be voting on October 18<sup>th</sup> to see if they will be offering a Blue Cross option through MNHG. Marie Sobalvarro has not been given that information and also reminded us that the MIIA is offering rates now for June with a 2-year guarantee. MNHG would not be able to set rates until February/March 2022.

Mary Zadroga reported that she will be seeking information via a survey to gauge how non-union school employees feel about the change in insurance plans. She will be able to provide the results of that survey at the next IAC meeting.

Peter Murphy reported that he will be able to send out a survey after the information relative to the drug formularies is completed.

Liz Allard would like to be able to begin to draft an opinion letter to the Board of Selectman two weeks prior to the November 16<sup>th</sup> meeting.

Liz Allard set the next meeting for October 26<sup>th</sup>, 2021 at 3:45 p.m.

Lisa Gagnon made the motion and Janet Vellante seconded to adjourn the meeting at 4:15 p.m.

VOTE: All voting members voted in favor, no objection, no abstentions.